

men were impacted in various ways by the changes wrought by the violence and the unfriendly climate that followed.

Daniel Howard

Daniel Howard rose to prominence in Wilmington in the 1870s and 1880s. He led the Giblem Lodge, took an active role in Republican politics, led Emancipation Day celebrations, and served on various boards. He backed local black entrepreneurs in railroad development and life insurance enterprises. He also helped to establish the Metropolitan Trust Company, one of the most successful black enterprises in the city. Howard's occupation changed over time from drayman in 1870, to county jailer in 1880, to house carpenter in 1900. Howard owned property valued at almost \$2,900 in eight locations in the city according to the 1897 tax listings. According to the 1900 tax listings, he retained his properties, which either held their value or increased slightly.

Howard died in 1909 at the age of 74, and in his will he divided his estate among his first and second wives and several children. Howard's will emphasized that his children should "share and share alike" and included a provision for the sale of some property so that the funds could be evenly divided among the siblings. Therefore, some of Howard's long-term property wealth was diminished for subsequent generations because some property was sold, and as other properties were subdivided as many as four or five times. Consequently, the wealth and prosperity Daniel Howard had worked so hard to develop after Emancipation dissipated soon after his death and did not filter down to his children. By the 1910 census, only two of his sons were in the city, and neither owned the homes where they lived. One son lived with his father-in-law while working as a carpenter, and the other

was a "scavenger" and lived on the outskirts of town in a rented house. However, one of Howard's sons, Benjamin, did reflect the changes brought on by improvements to the city's African American community after World War I. In 1924, he followed his father's example, helping to establish the Colored Chamber of Commerce. By that time, he had assumed a position as a letter carrier for the United States Postal Service and was paying a mortgage on his home.⁴⁹

Howard's detailed estate record, provided by his executor for an explanation of income and expenses, is a telling snapshot of the city. Howard's estate saw income from his investment in the Virginia Life Insurance Company, the Wilmington Saving Trust Company, and the Atlantic Banking and Trust Company, as well as from the members of Giblem Lodge and property rentals and sales. The estate record indicates that Howard invested in both African American and white businesses and banks. Disbursements from his estate reflect a dependence on white professionals, but yet an attempt to use African American sources whenever possible. Howard used both white and black doctors for his treatment but relied on whites for his groceries, legal services, and the *Evening Dispatch* for newspaper services because, presumably, those services were not adequately supplied by the black community. Even though the African American business community had developed to service the needs of black residents, many, such as Howard, had to

⁴⁹ Reaves, *Strength Through Struggle*, 4, 23, 239, 294, 301-2, 319, 491; United States Census, 1870, 1880, 1900, 1910, 1920; Daniel Howard will and estate records, New Hanover County records, North Carolina State Archives, Raleigh, North Carolina; New Hanover County Tax Records, 1897, 1900, North Carolina State Archives, Raleigh, North Carolina.